













### Insurance.

# The British and Foreign MARINE

**INSURANCE COMPANY**  
**LIMITED.**  
**Capital, One Million Pounds Sterling**  
**DIRECTORS IN LIVERPOOL AND LONDON:**  
**THOMAS CHILTON, Chairman**

Francis C. Braun, Andrew Malcolmson,  
Francis A. Clift, Robert Maxwell,  
Charles B. Colchester, George M. Papsyanni,  
Wm James Fernie, John Park,  
Arthur B. Forwood, Charles K. Prioleau,  
P. G. Heyworth, John Ravencroft,  
Thomas Harrison, James Scarlight,  
Thomas Kendall, Samuel Skitt.

Edward Lawrence,  
George Lyall,  
Thomas Stenhouse,  
T. Wilkinson Tetley.

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**LIVERPOOL:**  
Manager and Underwriter, - Robert N. Dale  
Secretary, Walter D. Pratt.  
OFFICES, MANCHESTER BUILDINGS.  
LONDON OFFICES, 25 CORNHILL.

Marine Insurances effected to all parts of the World.  
When required Losses may be made payable at San  
Francisco, Hongkong, Shanghai, Melbourne, Sydney, &c.  
&c.

**JANION, GREEN & RHODES,**  
Agents

**THE MUTUAL**  
Life Insurance Co.

OF NEW YORK.  
—  
**INCORPORATED 1842.**  
—

**Assets, ..... \$22,000,000 Cash.**  
(Every dollar belonging to Policy Holders.)

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**DIVIDENDS DECLARED ANNUALLY**

The Cash Dividend of February 1st, 1866.....\$2,075,388 58

MEDICAL EXAMINER ..... DR. POWELL

**ATTENTION AND ENQUIRY IS IN-**  
vited of those who would insure a provision for  
their future years, or for those dependent upon their  
lives.

Every business man insures his property. Fire and

happen. Should he not Insure his Life?—for Death MUST  
happen.

**JAMES I. BUTLER,**  
Agent for Oregon, W.T.  
St. George Hotel, Sept. 5, 1867. sc5

**Northern Assurance Co**

**Northern Assurance Co**  
FOR  
**FIRE AND LIFE ASSURANCE.**

ESTABLISHED 1836

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INCORPORATED BY ACT OF PARLIAMENT

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**CAPITAL, \$10,000,000,**

fully subscribed by upwards of 700 Shareholders, whose  
personal liability is UNLIMITED.

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INVESTED FUNDS, \$3,000,000.

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FIRE DEPARTMENT.

**LIFE DEPARTMENT.**  
This Institution accepts proposals at the rates of premium applicable to Europe, which on examination will be found more advantageous than those charged by other Offices having Agencies here. It unites all the advantages of a Mutual Association with

The participation in profits has been most liberal. Should claims arise before the next investigation, correct claims are

prospectively bonus of nearly 1% per cent. is allotted

**JANION, GREEN & RHODES,**  
Jy13 -3m AGENTS.

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**Phoenix Fire Assurance**

COMPANY.  
 LOMBARD STREET and CHARING CROSS  
 LONDON.  
 Established 1782.

**For Insuring every kind of Property  
in all parts of the World from  
Loss or Damage by Fire.**

1 Its engagements are always met by this Company and  
well known, and the importance of its relations with the  
public may be estimated from the fact that since its es-  
tablishment, it has paid more than Eight Millions Sterling  
in discharge of claims for Losses by Fire.

The security offered to the public by the Phoenix Office  
is unlimited, comprising in addition to the large invested  
capital of the Company the whole fortunes of numerous

proprietors, composed of some of the most opulent  
 merchants and others in the United Kingdom. An-  
 nual and short time Insurances are effected upon all kinds  
 of property in Vancouver Island and British Columbia  
 on the most favorable terms.  
 Rates and Particulars of Insurance may be had on ap-  
 plication to  
 THOS. C. NUTTALL

ROYAL INSURANCE  
COMPANY.

**FIRE AND LIFE.**  
CAPITAL.....TEN MILLION DOLLARS  
RESERVE TO MEET CLAIMS.....

RESERVE TO MEET LOSSES  
FIVE MILLION DOLLARS!

CHARLES TURNER, Esq., M. P. CHAIRMAN, PERCY M.  
DOVE, Manager.

THIS COMPANY HAS NOW THE LARGEST

The undersigned, Agents for Vancouver Island and British Columbia, return their particular thanks to the public for their patronage of the Royal since the opening of the agency, and also to the Victoria Fire Companies for their valuable services.

**The Fire Branch**  
Of this agency in 1864, was nearly double that of 1863-  
the risks in Victoria alone amounted to \$1,100,000.  
The business of the  
**Life Branch.**

Has also largely increased since the Directors reduced the rate to the English standard.

**SPROAT & CO.**  
Store street.  
Agents for Vancouver Island and British Columbia.

sell

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**Marine Insurance.**

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**THE UNION INSURANCE COMPANY**

of San Francisco.

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**INDIVIDUAL LIABILITY, CAPITAL**  
Stock, \$750,000.

For insuring Merchandise, Treasure, Commissions, Profits  
&c. For information, rates of Premium, &c.,  
Apply to **LOWE BROTHERS,**  
No 1 **Queen's Wharf street**

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